From: "Candy Dresser" <CandyD@peoriaaz.com> on 07/14/2004 12:01:00 PM

Subject: Debit Card Fees

To Whom It May Concern:
I feel the banks are taking advantage of the consumers once again by charging a point-of-sale fee to use a debit card (to spend my own money that is in the bank!) This is wrong!! It is an unfair practice and should not be allowed! And it would be an incentive to find a bank that does not engage in this unfair practice. No amount of "disclosure" would make this practice acceptable!
 I will not trade with businesses that charge a point-of-sale fee to use my debit card.   A fee to charge a purchase to a credit card is another thing all together -- that money is not mine, I am "borrowing" it, so a fee is reasonable in that instance. However, the banks charging the retailer for a consumer using a debit card as a "credit" card to use money that they have in the bank is also a huge rip-off. The banks have gotten greedy and many of their fees are excessive and frivolous. It's time to put a stop to this nonsense!.
If the banking industry is successful in implementing this point-of-sale fee nonsense I will simply stop using my debit card for purchases.
Do the right thing for the consumers for a change!!

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